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June 13, 1997

The Hon. Assistant Commissioner for Patents
Washington, D.C. 20231

PATENT

In re: Serial Number: 08/399,763
Group Art Unit: 2414
Filing Date: March 7, 1995
Examiner: James Trammel
Inventor: David L. James
Title: ELECTRONIC PAYMENT INTERCHANGE CONCENTRATOR

Dear Sir:

Enclosed for filing are:

- (1) Applicant's Amendment and Remarks in Response to First Office Action.
- (2) Applicant's Request for an Extension of Time for Three Months and Authorization re: Deposit Account (2 copies).
- (3) Our postcard receipt.

Please acknowledge receipt of the foregoing by so indicating on the enclosed postcard which we ask that you return to us for our file.

Very truly yours,

Edwin M. Baranowski
Reg. No. 27,482
Attorney for Applicant.

Enclosures (As stated.)

COLUMBUS/0347702.01